

UNITED STATES BANKRUPTCY COURT

EASTERN DISTRICT OF MICHIGAN

In re:

Rass Johnson
Delores Johnson

Debtors

Chapter 13
Case No. 13-55627
Honorable Mark A. Randon

Notice of Mortgage Payment Change

If you file a claim secured by a security interest in the debtor's principal residence provided for under the debtor's plan pursuant to § 1322(b)(5), you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: Residential Credit Solutions, Inc.

Court claim no. (if known): 5

Last four digits of any number
you use to identify the debtor's account: 1381

Date of payment change: **January 1, 2015**

Must be at least 21 days after date of
this notice

New total payment: \$1,087.99
Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment

Will there be a change in the debtor's escrow account payment?

☐ No

☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why:

Current escrow payment: \$266.64 New escrow payment: \$286.07

Part 2: Mortgage Payment Adjustment

Will the debtor's principal and interest payment change based on an adjustment to the interest rate in the debtor's variable-rate note?

☒ No

☐ Yes Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: _____

Current interest rate: % **New interest rate:** %

Current principal and interest payment: _ **New principal and interest payment:**

Part 3: Other Payment Change

Will there be a change in the debtor's mortgage payment for a reason not listed above?

☒ No

☐ Yes Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: \$ _____ New mortgage payment: \$ _____

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this Supplement applies.

Check the appropriate box.

☐ I am the creditor.

☐ I am the creditor's authorized agent. (Attach copy of power of attorney, if any.)

I declare under penalty of perjury that the information provided in this Notice is true and correct to the best of my knowledge, information, and reasonable belief.

/s/ Craig B. Rule

Signature

Date 12/11/14

Print:

Heather D. McGivern, Esq. P59393
Elizabeth M. Abood-Carroll, Esq. P46304
Craig B. Rule, Esq. P67005

Title Attorney for Residential Credit Solutions, Inc.

First Name Middle Name Last Name

Company Orlans Associates, P.C.

Address P.O. BOX 5041

Number Street

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Contact phone (248) 502 1400